

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 18–22055–CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael S Klapkin
17 Gramercy Lane
Manalapan, NJ 07726

Susan Klapkin
17 Gramercy Lane
Manalapan, NJ 07726

Social Security No.:
xxx–xx–1076

xxx–xx–6582

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 8/15/18
Time: 10:00 AM
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608–1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: June 28, 2018
JAN: gan

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

Certificate of Notice Page 2 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michael S Klapkin
 Susan Klapkin
 Debtors

Case No. 18-22055-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 132

Page 1 of 4
 Total Noticed: 122

Date Rcvd: Jun 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2018.

db/jdb
 517591068 +Michael S Klapkin, Susan Klapkin, 17 Gramercy Lane, Manalapan, NJ 07726-8320
 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance, 201 Little Falls Dr,
 Wilmington, DE 19808)
 517591069 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 517591071 +Amex, P.O. Box 981537, El Paso, TX 79998-1537
 517591076 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238,
 El Paso, TX 79998)
 517591073 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
 517591081 +Barneys Ny, Po Box 326, Lyndhurst, NJ 07071-0326
 517591083 +Capl/saks, 140 W Industrial Dr, Elmhurst, IL 60126-1602
 517591088 +Capital One / Saks F, 3455 Highway 80 W, Jackson, MS 39209-7202
 517591089 +Centra State Medical Center, 901 West Main Street, Freehold, NJ 07728-2549
 517591090 Central Jersey Emerg Medicine Assoc PC, PO Box 808, Grand Rapids, MI 49518-0808
 517591091 +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 517591096 +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
 517591102 +ChaseHealthAdvance, Po Box 15298, Wilmington, DE 19850-5298
 517591101 +ChaseHealthAdvance, Attn: Bankruptcy, 1717 Hermitage Blvd Ste 101,
 Tallahassee, FL 32308-7709
 517591104 +Citibank, 1000 Technology Dr, O Fallon, MO 63368-2239
 517591103 +Citibank, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 517591106 +Citibank/Exxon Mobile, Po Box 6497, Sioux Falls, SD 57117-6497
 517591105 +Citibank/Exxon Mobile, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 517591108 +Citibank/Sears, Po Box 6283, Sioux Falls, SD 57117-6283
 517591107 +Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 517591110 +Citibank/Shell Oil, Po Box 6497, Sioux Falls, SD 57117-6497
 517591109 +Citibank/Shell Oil, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 517591112 +Citibank/Sunoco, Po Box 6497, Sioux Falls, SD 57117-6497
 517591111 +Citibank/Sunoco, Citibank Corp/Centralized Bankruptcy, Po Box 790034,
 St Louis, MO 63179-0034
 517591114 +Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
 517591113 +Citibank/The Home Depot, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 517591116 +Citicards, Po Box 6241, Sioux Falls, SD 57117-6241
 517591115 +Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
 Saint Louis, MO 63179-0040
 517591124 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services LLC, 1 Dell Way, Round Rock, TX 78682)
 517591125 +Diamond Resorts Management, Inc., 10600 West Charleston Blvd., Las Vegas, NV 89135-1014
 517591126 Diamond Resorts U.S. Collection, PO Box 8526, Pompano Beach, FL 33075-8526
 517591129 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 517591130 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
 517591133 +Golden Valley Lending, 635 East Hwy 20 E, Upper Lake, CA 95485-8793
 517591135 +Gulf Oil, Po Box 15410, Amarillo, TX 79105-5410
 517591141 +J. Alvarado Landscaping, 334 Washington Street, Perth Amboy, NJ 08861-3349
 517591142 ++JERSEY CENTRAL POWER AND LIGHT COMPANY, BUILDING 3, 331 NEWMAN SPRINGS ROAD,
 RED BANK NJ 07701-6771
 (address filed with court: Jersey Central Power and Light, P.O. Box 3687,
 Akron, OH 44309-3687)
 517591143 +KML Law Group, PC, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812
 517591156 +MMG Anesthesia, 222 Schanck Road, Freehold, NJ 07728-3068
 517591155 +MidAmerica Bank & Trust Company, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
 517591154 +MidAmerica Bank & Trust Company, Attn: Bankruptcy, Po Box 400, Dixon, MO 65459-0400
 517591157 +Monmouth County Sheriff's Office, 2500 Kozloski Rd, Freehold, NJ 07728-4424
 517591160 +North Cash Collections Department, North Star Finance, LLC., P.O. Box 498,
 Hays, MT 59527-0498
 517591161 +Oliphant Financial, 1800 Second st, Ste., 603, Sarasota, FL 34236-5990
 517591167 +PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5,
 Cleveland, OH 44101-4982
 517591168 +PNC Bank, 1 Financial Pkwy, Kalamazoo, MI 49009-8002
 517591166 +PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
 517591169 Princeton Medical Group PA, 419 North Harrison Street, Princeton, NJ 08540-3594
 517591171 +Santander Consumer USA, 2208 Highway 121 Ste 100, Bedford, TX 76021-5981
 517591170 +Santander Consumer USA, Santander Consumer USA, Po Box 961245, Fort Worth, TX 76161-0244
 517591172 +State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111,
 Trenton, NJ 08645-0111
 517591174 +Synchb/county Tv & Appl, C/o P.o. Box 965036, Orlando, FL 32896-0001
 517591200 +Thom/atls/fortiva Mc, 5 Concourse Pkwy, Atlanta, GA 30328-5350
 517591201 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
 517591202 Universal Service Company, 307 Wall St., Princeton, NJ 08540-1515
 517591203 Vital Recovery Services, LLC, P.O. Box 923748, Peachtree Corners, GA 30010-3748

District/off: 0312-3

User: admin
Form ID: 132

Page 2 of 4
Total Noticed: 122

Date Rcvd: Jun 28, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jun 28 2018 23:57:42	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 28 2018 23:57:39	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517591067	E-mail/Text: ebnbankruptcy@ahm.honda.com Jun 28 2018 23:57:50	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
517591065	+E-mail/Text: ally@ebn.phinsolutions.com Jun 28 2018 23:56:57	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
517591066	+E-mail/Text: ally@ebn.phinsolutions.com Jun 28 2018 23:56:57	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
517591086	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 29 2018 00:04:48	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517591082	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 29 2018 00:04:48	Capl/saks, Capital One Retail Svcs/Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
517591084	+E-mail/Text: cms-bk@cms-collect.com Jun 28 2018 23:57:19	Capital Management Services LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
517591085	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 29 2018 00:04:28	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517591087	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 29 2018 00:04:48	Capital One / Saks F, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517591117	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 28 2018 23:57:25	Comenity Bank/Ann Taylor, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517591118	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 28 2018 23:57:26	Comenity Bank/Ann Taylor, Po Box 182789, Columbus, OH 43218-2789
517591119	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 28 2018 23:57:26	Comenity Bank/fortunof, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517591120	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 28 2018 23:57:26	Comenity Bank/fortunof, Po Box 182789, Columbus, OH 43218-2789
517591121	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 28 2018 23:57:26	Comenitycb/barneys, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517591122	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 28 2018 23:57:26	Comenitycb/barneys, Po Box 182120, Columbus, OH 43218-2120
517591128	E-mail/Text: mrdiscen@discover.com Jun 28 2018 23:56:57	Discover Financial, Po Box 15316, Wilmington, DE 19850
517603326	E-mail/Text: mrdiscen@discover.com Jun 28 2018 23:56:57	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517591127	+E-mail/Text: mrdiscen@discover.com Jun 28 2018 23:56:57	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517591131	+E-mail/Text: GenesisFS@ebn.phinsolutions.com Jun 28 2018 23:58:40	Genesis Bankcard Services, Po Box 4477, Beaverton, OR 97076-4401
517591132	+E-mail/Text: GenesisFS@ebn.phinsolutions.com Jun 28 2018 23:58:41	Genesis Bankcard Services, Po Box 4499, Beaverton, OR 97076-4499
517591134	+E-mail/Text: collections@greentrustcash.com Jun 28 2018 23:58:21	Green Trust Cash, P.O. Box 340, Hays, MT 59527-0340
517591136	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 28 2018 23:57:26	Gulf Oil, 8035 Quivira Rd Ste 100, Lenexa, KS 66215-2746
517591138	+E-mail/Text: camanagement@mtb.com Jun 28 2018 23:57:20	Hudson City Savings Ba, West 80 Century Road, Paramus, NJ 07652-1437
517591137	+E-mail/Text: camanagement@mtb.com Jun 28 2018 23:57:20	Hudson City Savings Ba, Hudson City Savings Bank, 80 W Century Road, Paramus, NJ 07652-1437
517591139	E-mail/Text: cio.bncmail@irs.gov Jun 28 2018 23:57:09	Internal Revenue Service (IRS), Department of Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346
517591144	+E-mail/Text: bnckohlsnotices@becket-lee.com Jun 28 2018 23:57:01	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
517591145	+E-mail/Text: bnckohlsnotices@becket-lee.com Jun 28 2018 23:57:01	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
517591146	+E-mail/Text: bk@lendingclub.com Jun 28 2018 23:58:10	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
517591147	+E-mail/Text: bk@lendingclub.com Jun 28 2018 23:58:10	Lending Club Corp, 71 Stevenson, San Francisco, CA 94105-2985
517591149	E-mail/Text: camanagement@mtb.com Jun 28 2018 23:57:20	M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
517591148	E-mail/Text: camanagement@mtb.com Jun 28 2018 23:57:20	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
517591153	+E-mail/Text: bkr@cardworks.com Jun 28 2018 23:56:48	Merrick Bank/CardWorks, 101 Crossways Park Dr W, Woodbury, NY 11797-2020
517591150	+E-mail/Text: bkr@cardworks.com Jun 28 2018 23:56:48	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
517591152	+E-mail/Text: bkr@cardworks.com Jun 28 2018 23:56:48	Merrick Bank/CardWorks, Po Box 9201, Old Bethpage, NY 11804-9001
517591158	+E-mail/Text: bnc@nordstrom.com Jun 28 2018 23:57:04	Nordstrom FSB, Attn: Bankruptcy Department, Po Box 6555, Englewood, CO 80155-6555
517591159	+E-mail/Text: bnc@nordstrom.com Jun 28 2018 23:57:04	Nordstrom FSB, 13531 E Caley Ave, Englewood, CO 80111-6505

District/off: 0312-3

User: admin
Form ID: 132

Page 3 of 4
Total Noticed: 122

Date Rcvd: Jun 28, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517591162 +E-mail/PDF: cbp@onemainfinancial.com Jun 28 2018 23:50:48 OneMain Financial,
Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
517591164 +E-mail/PDF: cbp@onemainfinancial.com Jun 28 2018 23:50:47 OneMain Financial, Po Box 1010,
Evansville, IN 47706-1010
517591165 +E-mail/PDF: cbp@onemainfinancial.com Jun 28 2018 23:50:48 Onemain Financial,
6801 Colwell Blvd, Irving, TX 75039-3198
517591163 +E-mail/PDF: cbp@onemainfinancial.com Jun 28 2018 23:51:16 Onemain Financial,
Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
517591175 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 23:51:20 Synchb/Indepndnt Furniture,
Po Box 965064, Orlando, FL 32896-5064
517591176 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 23:50:51 Synchb/Indepndnt Furniture,
C/o Po Box 965036, Orlando, FL 32896-0001
517591177 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 23:51:05 Synchb/Lord & Taylor,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517591178 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 23:51:21 Synchb/Lord & Taylor,
Po Box 965015, Orlando, FL 32896-5015
517591179 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 23:51:06 Synchb/worldwide Wholes,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517591180 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 23:50:51 Synchb/worldwide Wholes,
C/o Po Box 965036, Orlando, FL 32896-0001
517593492 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 23:50:51 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517591181 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 23:50:51 Synchrony Bank/Banana Republic,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517591182 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 23:51:05 Synchrony Bank/Banana Republic,
Po Box 965005, Orlando, FL 32896-5005
517591183 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 23:51:06 Synchrony Bank/Brook Brothers,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517591185 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 23:50:51 Synchrony Bank/Brook Brothers,
Po Box 965005, Orlando, FL 32896-5005
517591188 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 23:51:07 Synchrony Bank/HH Gregg,
C/o Po Box 965036, Orlando, FL 32896-0001
517591187 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 23:51:06 Synchrony Bank/HH Gregg,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517591189 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 23:51:21 Synchrony Bank/Linen N' Things,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517591190 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 23:51:21 Synchrony Bank/Linen N' Things,
Po Box 965005, Orlando, FL 32896-5005
517591191 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 23:50:51 Synchrony Bank/Lowes,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517591192 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 23:50:51 Synchrony Bank/Lowes,
Po Box 965005, Orlando, FL 32896-5005
517591193 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 23:50:51 Synchrony Bank/PC Richard,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517591195 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 23:51:21 Synchrony Bank/PC Richard,
C/o Po Box 965036, Orlando, FL 32896-0001
517591197 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 23:50:51 Synchrony Bank/Walmart,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517591198 +E-mail/PDF: gecsedirecoverycorp.com Jun 28 2018 23:51:21 Synchrony Bank/Walmart,
Po Box 965024, Orlando, FL 32896-5024
517591199 +E-mail/Text: jonathan.bochese@taxdefensenetwork.com Jun 28 2018 23:58:31
Tax Defense Network, 9000 Soutside Blvd, Building 100, 10th Floor,
Jacksonville, FL 32256-0792
517591205 +E-mail/Text: vci.bkcy@vwcredit.com Jun 28 2018 23:57:50 Volkswagen Credit, Inc,
1401 Franklin Blvd, Libertyville, IL 60048-4460
517591204 +E-mail/Text: vci.bkcy@vwcredit.com Jun 28 2018 23:57:50 Volkswagen Credit, Inc, Po Box 3,
Hillsboro, OR 97123-0003

TOTAL: 65

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517591070* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517591072* +Amex, P.O. Box 981537, El Paso, TX 79998-1537
517591080* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
517591077* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)
517591078* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)
517591079* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)
517591074* +Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
517591075* +Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
517591092* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517591093* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517591094* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517591095* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517591097* +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
517591098* +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298

District/off: 0312-3

User: admin
Form ID: 132

Page 4 of 4
Total Noticed: 122

Date Rcvd: Jun 28, 2018

***** BYPASSED RECIPIENTS (continued) *****

517591099* +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
517591100* +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
517591123* +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services LLC, Attn: President/CEO, Po Box 81577,
Austin, TX 78708)
517591140* Internal Revenue Service (IRS), Department of Treasury, P.O. Box 7346,
Philadelphia, PA 19101-7346
517591151* +Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
517591173* +State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111,
Trenton, NJ 08645-0111
517591184* +Synchrony Bank/Brook Brothers, Attn: Bankruptcy Dept, Po Box 965060,
Orlando, FL 32896-5060
517591186* +Synchrony Bank/Brook Brothers, Po Box 965005, Orlando, FL 32896-5005
517591194* +Synchrony Bank/PC Richard, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517591196* +Synchrony Bank/PC Richard, C/o Po Box 965036, Orlando, FL 32896-0001
TOTALS: 0, * 24, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Justin M Gillman on behalf of Joint Debtor Susan Klapkin abgillman@optonline.net,
r47252@notify.bestcase.com
Justin M Gillman on behalf of Debtor Michael S Klapkin abgillman@optonline.net,
r47252@notify.bestcase.com
Kevin Gordon McDonald on behalf of Creditor M&T BANK kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5